

**Certificate of Notice Page 1 of 5**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Darcy James Calkins  
 Katherine Calkins  
 Debtors

Case No. 18-16654-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: dlw  
 Form ID: 309I

Page 1 of 3  
 Total Noticed: 71

Date Rcvd: Nov 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2018.

db/jdb  
 tr +Darcy James Calkins, Katherine Calkins, 478 East Main Street, Kutztown, PA 19530-1217  
 +WILLIAM MILLERR, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100,  
 Reading, PA 19606-2265  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14209160 +ARB Inc., Accounts Receivable Bureau, PO Box 70256, Philadelphia, PA 19176  
 14209162 +Ameitox, PO Box 402166, Atlanta, GA 30384-2166  
 14209163 +Ameritox, PO Box 402166, Atlanta, GA 30384-2166  
 14209164 +Berkheimer, PO Box 25159, Lehigh Valley, PA 18002-5159  
 14209165 +Berkheimer, PO Box 25159, Lehigh Valley, PA 18002-5159  
 14209166 +Bradley Extended Care, 402 3rd Avenue, Nashville, TN 37209  
 14209156 +CBCS, PO Box 2724, Columbus, OH 43216-2724  
 14209170 +Convergent, 121 NE Jefferson Street, Peoria, IL 61602-1229  
 14209171 Dr. William Messersmith, 162 A Trexler Avenue, Kutztown, PA 19530  
 14209174 +Francis Werley, 16527 Pottsville Pike, Hamburg, PA 19526-8101  
 14209175 +Good Shepard Rehab, 850 S 5th Street, Allentown, PA 18103-3295  
 14209176 +Guideposts, PO Box 5806, Harlan, IA 51593-1306  
 14209158 +JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519  
 (address filed with court: JC Christensen & Associates, Inc., PO Box 519,  
 Sauk Rapids, MN 56379)  
 14210509 +James L. Davis, Esquire, 234 North 6th Street, Reading, PA 19601-3300  
 14209177 +John Potter DMD, 3131 College Heights Boulevard, Allentown, PA 18104-4812  
 14209178 +Kutztown Area Transportation, 87 South Kemp Road, Kutztown, PA 19530-9737  
 14209180 +Lehigh Valley Health Network, PO Box 4067, Allentown, PA 18105-4067  
 14209182 +Lehigh Valley Health Service, PO Box 2024, Allentown, PA 18103  
 14209181 +Lehigh Valley Health Service, 2024 Lehigh Street, Allentown, PA 18103-4938  
 14209187 +Lehigh Valley Hospital, 1240 S Cedar Crest, Allentown, PA 18103-6368  
 14209183 +Lehigh Valley Hospital, 1240 S. Cedar Crest Boulevard, Allentown, PA 18103-6368  
 14209186 +Lehigh Valley Hospital, Cedar Crest Boulevard, Allentown, PA 18105  
 14209185 +Lehigh Valley Hospital, Cedar Crest Boulevard, Allentown, PA 18105  
 14209188 +Lehigh Valley Physician, PO Box 1754, Allentown, PA 18105-1754  
 14209189 +Lehigh Valley Physician Group, PO Box 1754, Allentown, PA 18105-1754  
 14209179 +Lehigh Valley cardio Diagnostic, PO Box 3667, Allentown, PA 18106-0667  
 14209190 +Lehigh Valley Health, PO Box 4120, Allentown, PA 18105-4120  
 14209191 +Lowry Services, 101 Christopher Lane, Harleysville, PA 19438-2035  
 14209194 +Medical Imaging of Lehigh Valley, PO Box 3226, Allentown, PA 18106-0226  
 14209193 +Medical Imaging of Lehigh Valley, 2 Meridian Boulevard, Wyomissing, PA 19610-3202  
 14209195 +Millennium Health, PO Box 844468, Dallas, TX 75284-4468  
 14209197 +New York Institute of Photography, 192 Lexington Avenue, New York, NY 10016-6912  
 14210532 +Orion (Verizon), PO Box 41021, Norfolk, VA 23541-1021  
 14209155 #+Penn Credit, 916 S. 14th Street, Harrisburg, PA 17104-3425  
 14220516 Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco,  
 Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 14209198 +Pottsville Schuylkill Haven Area EMS, PO Box 90, Danville, PA 17821-0090  
 14209200 +Publisher's Clearing House, PO Box 6244, Harlan, IA 51593-1744  
 14209201 +Quakertown Veterinarian Clinic, 2250 N Old Bethlehem Pike, Quakertown, PA 18951-3948  
 14209202 +Readers Digest, PO Box 6143, Harlan, IA 51593-1643  
 14209204 +Reading Health, PO Box 16051, Reading, PA 19612-6051  
 14209203 +Reading Health, PO Box 16501, Reading, PA 19612  
 14209205 +Snap Diagnostics, PO Box 92170, Elk Grove Village, IL 60009-2170  
 14209206 +St. Luke Emergency Physician Specialist, PO Box 5386, Bethlehem, PA 18015-0386  
 14209151 +Transworld Systems, One Huntington Quadrangle, Suite 2501, Melville, NY 11747-4438  
 14209207 +Two Guys Plumbing, 61 Pricetown Road, Fleetwood, PA 19522-9748  
 14209209 +VSAS Orthopedic, 1250 S Cedar Crest Boulevard, Allentown, PA 18103-6224

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jldavis.davislaw@gmail.com Nov 07 2018 02:37:04 JAMES L. DAVIS,  
 Attorney at Law, 234 N. 6th Street, Reading, PA 19601  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 07 2018 02:37:25  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 07 2018 02:37:37 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Nov 07 2018 02:37:29 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14209167 +EDI: CAPITALONE.COM Nov 07 2018 07:34:00 Capital One, PO Box 30249,  
 Salt Lake City, UT 84130-0249

District/off: 0313-4

User: dlw  
Form ID: 309I

Page 2 of 3  
Total Noticed: 71

Date Rcvd: Nov 06, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14209986 +E-mail/Text: bankruptcy@cavps.com Nov 07 2018 02:37:36 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
14209168 +E-mail/Text: bankruptcydesk@colonialsavings.com Nov 07 2018 02:37:36 Colonial Savings,  
PO Box 2988, Forth Worth, TX 76113-2988  
14209159 +EDI: CCS.COM Nov 07 2018 07:33:00 Credit Collection Service, 2 Wells Avenue,  
Newton, MA 02459-3246  
14209172 +EDI: BLUESTEM Nov 07 2018 07:34:00 Fingerhut, PO Box 166, Neward, NJ 07101-0166  
14209173 +EDI: BLUESTEM Nov 07 2018 07:34:00 Fingerhut, PO Box 166, Newark, NJ 07101-0166  
14220626 EDI: RESURGENT.COM Nov 07 2018 07:34:00 LVNV Funding, LLC its successors and assigns as,  
assignee of Bluestem Brands, Inc., Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
14219604 EDI: RESURGENT.COM Nov 07 2018 07:34:00 LVNV Funding, LLC its successors and assigns as,  
assignee of CVF Consumer Acquisition, Company, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
14209152 +E-mail/Text: Bankruptcies@nragroup.com Nov 07 2018 02:37:54 National Recovery Agency,  
PO Box 67015, Harrisburg, PA 17106-7015  
14209153 +E-mail/Text: Bankruptcies@nragroup.com Nov 07 2018 02:37:54 National Recovery Agency,  
2491 Paxton Street, Harrisburg, PA 17111-1036  
14209571 +EDI: PRA.COM Nov 07 2018 07:33:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
14209199 +EDI: CCS.COM Nov 07 2018 07:33:00 Progressive Insurance, PO Box 55126,  
Boston, MA 02205-5126  
14210163 EDI: Q3G.COM Nov 07 2018 07:34:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
14209208 +EDI: VERIZONCOMB.COM Nov 07 2018 07:33:00 Verizon Wireless, Bankruptcy Administration,  
500 Technology Drive, Suite 550, Weldon Spring MO 63304-2225  
TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14209150 701 Market Street, Suite 5000, PA  
14209192 LVNN Funding, Capital One  
aty\* +WILLIAM MILLER\*R, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100,  
Reading, PA 19606-2265  
14209184\* +Lehigh Valley Hospital, 1240 S Cedar Crest Boulevard, Allentown, PA 18103-6368  
14209196\* +National Recovery Agency, PO Box 67015, Harrisburg, PA 17106-7015  
14209169 ##+Computer Credit, 640 W. 4th Street, Winston Salem, NC 27101-2730  
TOTALS: 2, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 08, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on November 6, 2018 at the address(es) listed below:

JAMES L. DAVIS on behalf of Joint Debtor Katherine Calkins jldavis.davislaw@gmail.com,  
srauenzahn.davislaw@gmail.com  
JAMES L. DAVIS on behalf of Debtor Darcy James Calkins jldavis.davislaw@gmail.com,  
srauenzahn.davislaw@gmail.com  
REBECCA ANN SOLARZ on behalf of Creditor Colonial Savings F.A. bkgroup@kmlawgroup.com

District/off: 0313-4

User: dlv  
Form ID: 309I

Page 3 of 3  
Total Noticed: 71

Date Rcvd: Nov 06, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM MILLER\*R ecfemail@FredReigleCh13.com, ECF\_FRPA@Trustee13.com  
WILLIAM MILLER\*R on behalf of Trustee WILLIAM MILLER\*R ecfemail@FredReigleCh13.com,  
ECF\_FRPA@Trustee13.com

TOTAL: 6

<b>Information to identify the case:</b>		
Debtor 1	<b>Darcy James Calkins</b>	Social Security number or ITIN <b>xxx-xx-6317</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Katherine Calkins</b>	Social Security number or ITIN <b>xxx-xx-1486</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter <b>13 10/4/18</b>
Case number:	<b>18-16654-ref</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Darcy James Calkins	Katherine Calkins
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	478 East Main Street Kutztown, PA 19530	478 East Main Street Kutztown, PA 19530
<b>4. Debtor's attorney</b> Name and address	JAMES L. DAVIS Attorney at Law 234 N. 6th Street Reading, PA 19601	Contact phone (610) 378-0122 Email: <a href="mailto:jldavis.davislaw@gmail.com">jldavis.davislaw@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM MILLER*R Interim Chapter 13 Trustee 2901 St. Lawrence Avenue, Suite 100 Reading, PA 19606	Contact phone 610-779-1313 Email: <a href="mailto:ecfemail@FredReigleCh13.com">ecfemail@FredReigleCh13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 11/6/18

**For more information, see page 2**

page 2